

Certificate Number: 05781-VAE-DE-035304439

Bankruptcy Case Number: 20-12435



05781-VAE-DE-035304439

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 10, 2020, at 5:51 o'clock PM PST, Edgar Apacible completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: January 26, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President